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## **Seeking God's blessings. Pentecostal religious discourses, pyramidal schemes and money scams in the southeast of Benin Republic**

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### **Introduction**

In 2010, thousands of people lost their savings in the Benin Republic during the biggest financial scam in the history of this country: the ICC services affair. The money investment agency called ICC services (Investment Consultancy and Computing [sic] Services) was a money investment agency that operated as a pyramidal or Ponzi scheme between 2006 and 2010. After its collapse, it was revealed that high-ranking members of the government and religious organisations, especially the Celestial Church of Christ and some Pentecostal churches, were among those involved in the scam. In recent years, these types of scams have been a common phenomenon in many African countries: a feature of neoliberal capitalism on this continent (cf. Comaroff, 2009: 22; Comaroff and Comaroff, 2001; Krige, 2012).

This chapter explores some of the conditions and relationships that nowadays contribute to placing religious organisations in the Benin Republic – mainly Christian churches – very close to practices of economic 'illegality'. In line with the general argument of this book, I suggest that these scams do not happen in a vacuum. Nor are they due to the lack of 'moral values'. Instead, fraudulent practices are embedded in a set of social norms, values and relationships that are not fraudulent per se (Olivier de Sardan, 1999: 26). These norms and values provide the 'logics' by which fraudulent practices find a way to operate at the intersection of other social

dynamics, such as the religious, as it is in this case. This chapter illustrates how in the Benin Republic, neoliberal discourses and policies have contributed to creating specific conditions in which fraudulent organisations, such as ICC services, find an easy way to operate outside official legislation. Thus, the moral economy of financial scams is intrinsic to the promotion of neoliberal policies in this country.

To understand the conditions in which this scam took place in the Benin Republic, I argue, we need to pay attention to local ideas of trust, trust-building practices and to the role of money in articulating social relations, across religious and non-religious contexts. These practices and ideas give us a clue to understanding how fraudulent organisations, such as ICC services, acquired social legitimacy and found a way to operate in a context where discourses and aspirations of prosperity abound.

In order to analyse the moral economy of fraud, one needs to take into consideration that West African economies and transactions have been shaped throughout their history at the interface of European forms of exchange and local social dynamics (Guyer, 2004: 5–6). These economies have operated on principles that do not conform to models of financial formalisation as outlined in mainstream economic theories (Guyer, 2004: 6–7). One of the central principles that articulate economic and political relationships in many African contexts is what anthropologists have called ‘wealth in people’ (cf. Guyer, 1995). This concept refers to the idea that a person’s wealth is not necessarily measured by the accumulation of material possessions, instead, wealth is measured by the number and quality of social relationships that a person has access to and can mobilise for specific purposes (Guyer, 1995: 86). In Benin, the principles and values of ‘wealth in people’ play a central role in articulating social, economic and political relationships and in

mobilising resources across different social spheres. These principles manifest in demonstrations of solidarity measured by economic contributions offered to a 'client' or potential 'clients', relatives or friends. They also manifest in the redistribution of resources via gifts of money, the sumptuous distribution of food in public events or social gatherings, and when a person delivers on her promises. Failing to comply with these principles equates with breaking the bases of trust at interpersonal and institutional levels. These breaches of trust account more for what people consider unacceptable, rather than the presumed 'illegality' of certain economic activities. These principles will help us understand the dynamics of the moral economy of fraud that the ICC services case illustrates.

In the first part of this chapter, I present the context in which many Christian churches, particularly Pentecostal, have flourished in Africa. In the Benin Republic, this happened alongside political changes that led to its 'democratic transition' and the implementation of neoliberal policies. Second, I describe the way in which ICC services started operating in Benin, and the events that led to its collapse. Third, I present the role that this and similar money investment agencies played in the everyday life of people (the pastor and fellowship) at a local Pentecostal church: the Assemblies of God (AoG) in a town that I call here Ipese.<sup>1</sup> Finally, I present the parallels between the dynamics that shaped the relationship between ICC services and their clients, and those between the pastor and his fellowship. I provide a general conclusion about how religious discourses were used to legitimise practices of money investment, and the role of trust and the dynamics of 'wealth in people' in this scam.

The material I present here is the product of an ethnographic fieldwork of 19 months, between 2008 and 2010, in the southeast of the Benin Republic. This fieldwork was part of a doctoral research project in anthropology that explored the ways in which conversion to Pentecostalism shapes kinship and gender dynamics, and their implications for political and economic relations. In this chapter, I refer to events that happened in the AoG church in Ipese, a semi-rural town situated in the proximities of the border with Nigeria. Ipese is a multi-ethnic town with approximately 5,000 people, characterised by the burgeoning commercial activity of its two weekly markets. Although this area is predominantly Yoruba, Ipese has a large population of migrants from other regions in Benin and Nigeria that belong to different ethnic groups. These groups are the Gun, Fon, Bariba and Fulani from Benin, and Igbo from Nigeria. The AoG church in this town had a membership of approximately 300 people, mostly Gun, followed by Yoruba. The main economic activities of its members fell into the category of the 'informal' sector, combined with occasional agricultural activity for self-consumption. Most of them, especially women, were small-scale traders, followed by service-oriented activities, such as tailors, hairdressers and drivers. Others, a minority, were teachers and low-rank civil servants. The majority did not receive a regular income; they lived day by day and did not have the possibility to access the services provided by banks. I now turn to describe the political and economic context in which Christian churches, especially Pentecostal, have flourished in recent years in the Benin Republic.

## **Neoliberalism and neo-Pentecostalism in Benin Republic**

Several studies have stressed the historical convergence of the growth of neo-Pentecostal churches in Africa with the implementation of neoliberal policies during the post-cold war era (Comaroff, 2001, 2009; Comaroff and Comaroff, 2012; Freeman, 2012; Gifford, 2004; Krige, 2012; Maxwell, 1998). The liberalisation of African economies in the 1980s, the implementation of structural adjustment programmes (SAPs) and a drastic fall in the living standards of many people, opened new avenues for the proliferation of non-government organisations (NGOs) and similar organisations in the continent that operate somewhat independently from the state (cf. Freeman, 2012: 2). These conditions have created opportunities for these organisations to capture foreign 'development aid' through various avenues, including scams (Smith, 2007: 88–111). In this context, the remarkable growth of so-called neo-charismatic churches has taken place. Alongside with NGOs, these churches and other religious organisations have intervened to fill a void left by the state in the provision of social services. They are interpreted as a reaction to a societal environment of fear, deprivation and lack of confidence in the future that the period of structural adjustment has left among people (cf. Marshall, 1991; Freeman, 2012).

In recent years, the study of Christianity in Africa has been dominated by the study of so-called neo-Pentecostal churches, particularly in urban contexts. One of the central features of these churches is the emphasis they place on the prosperity gospel. This is a doctrine that proclaims that every convert, or Born Again, has the right to access to God's blessings in the form of abundant health and wealth (cf. Coleman, 2002: 8; Gifford, 2001). It is considered that these churches promote individualistic ethics and entrepreneurial values that encourage the formation of capitalist attitudes and a moral justification to personal accumulation (cf. Gifford,

2004; Maxwell, 1998: 350–354; Meyer, 1998: 186; Smith, 2001: 608). Sometimes this moral justification is used to cover up dubious forms of enrichment (Smith, 2007: 213). Thus, Pentecostals are often perceived as standing very close to the world of the ‘occult’ that is used to explain the presence of illegal forms of accumulation and enrichment (cf. Comaroff, 2009; Comaroff and Comaroff, 2001; Newell, 2007).

In the Benin Republic, the growth of neo-Pentecostal churches and their public presence has also happened hand in hand with the implementation of neoliberal reforms. The political transition in 1991 from a communist country, under Mathieu Kerekou’s regime (1972–1991), to democracy was accompanied by the declaration of religious freedom, and the consequent proliferation of religious groups. In fact, Catholic religious authorities played a crucial role in enabling this democratic transition (Claffey, 2007; Mayrargue, 2002, 2006; Strandsbjerg, 2008; Tall, 1995).

In 1996, Mathieu Kerekou converted to Pentecostalism and returned to power, but this time, he was democratically elected. During his electoral campaign, he used his Born Again identity to convey his distancing from a sinful past, corruption and ‘the forces of evil’ (Mayrargue, 2002; Strandsbjerg, 2000, 2008). Strandsbjerg suggests that Kerekou’s ‘conversion’ was part of a political strategy to accommodate to new external sources of power, particularly the American donor community (2008: 305). Since then, Pentecostalism became the predominant political discourse in the country and grounded its influence in state institutions through informal, personal networks of local and transnational character (Strandsbjerg, 2005: 225).

The Pentecostal presence in the political sphere has continued to be predominant. In 2006, former president of the West Africa Development Bank (BOAD) and a member of the AoG church, Thomas Yayi Boni, won the presidential elections. In 2011, he

was re-elected to remain in power until 2016. Although, in 2006, Yayi Boni did not explicitly exploit a Christian discourse during his campaign, he has always been open about his Christian beliefs and church membership (Mayrargue, 2006: 168–169). During the time of his presidency, several members of his cabinet and government offices have been members of the AoG church. In 2010, before the run up to 2011 elections, I witnessed the mobilisation of different Evangelical Christian groups for prayer meetings across the country, in support of Yayi Boni's candidacy. The imbrication of personal relationships in religious and political networks indicates that the moral economy that shapes relationships in one sphere is not very different from the other.

In recent years, the language of the prosperity gospel popularised by neo-charismatic churches has influenced practices of money offerings and giving across different Christian denominations in the country and outside church settings. I should clarify, however, that although many neo-charismatic churches in the continent proclaim a prosperity gospel, not all Pentecostal churches officially subscribe to this theology. For example, the AoG church in Ipese is closer to a classical Pentecostal theology and the so-called holiness movement, which emphasises the observance of a strict moral conduct among its converts. The pastor and fellowship in this church were suspicious of prosperity gospel pastors, especially from Nigeria, who emphasised the importance of material wealth as a testimony of God's blessings.

One of the reasons for the pervasiveness of the prosperity gospel language outside church settings is that ideas of money and spiritual power in southeast Benin are, to some extent, compatible with it. In the Yoruba, Fon and Gun Cultures of Southeast Benin, health, children and money are considered manifestations of 'good life'



(Guyer, 2004: 119). The acquisition and spending of money are forms of self-realisation that articulate social relations. The processes of buying and selling in the market; setting credit arrangements; and interests and profits constitute 'a complex of metaphors by which the spiritual and social worlds are envisaged' (Barber, 1995: 207).

These ideas played a role in the way in which money investment practices in pyramidal schemes, such as ICC services, intersected with religious life. In the prosperity gospel, monetary offerings are considered to be vehicles for tapping into God's power to secure blessings of health and wealth. When a person gives money to a church, it becomes a form of personal 'investment' in spiritual power, but also in social relations with members of the same church. However, to give money, a person needs to have access to it. Therefore, ICC services and similar agencies became relevant because they provided the cash that people needed to make these 'investments'. I now turn to describe the conditions in which ICC services and similar agencies started their operations in Benin, and the events that led to ICC services' collapse.

### **Promises of economic prosperity: money investment practices and pyramidal schemes**

At the time of my fieldwork, money investment agencies working as pyramidal schemes were very popular. They attracted customers advertising their commitment to the alleviation of poverty. Most of these agencies promised a return of at least 50 per cent on interests per trimester, and up to 200 per cent per year. Although many

people held mixed opinions about these agencies, most regarded them rather positively, or at least legitimate, until the ICC services affair.

I met many people who regularly invested their money in ICC services and similar agencies. One of them was the pastor of the AoG in Ipese. One day, during our conversation, he encouraged me to invest in ICC services. He said that he felt sorry that I was a student spending money in Benin without a salary, this way I could make some money until my departure. He often encouraged other members of the church to do the same, especially those with a regular income, who had the possibility to put some savings aside. I learnt that he also invested money whenever he was going through economic difficulties.

In response to his advice, I expressed scepticism towards ICC services. However, the pastor reassured me, saying that this organisation was reliable. He had seen on national television that the agency invested people's savings in agricultural products abroad, and this is how the agency made profits to pay customers' interests. Moreover, ICC services' leaders often appeared on TV doing charitable works and, on many occasions, the president of Benin had talked favourably of this organisation. This information gave him the guarantee and reassurance that their activities could not be crooked. Unfortunately, subsequent events proved the opposite.

ICC services started operating in December 2006, the same year that President Yayi Boni began his mandate. The Ministry of the Interior and National Security registered this organisation as an NGO. During the four years of its operations, ICC services claimed to carry out a wide range of development activities that included agriculture, education, construction building, health, information technology and microfinance. However, their so-called microfinance activities were their pyramidal investment

activities that the national media often described as an American tontine<sup>2</sup> or tontine à l'américaine.

In a short period, the leaders of ICC services managed to build a reputable image through charitable works advertised in national media. People described them as men of good will, who were doing the work of God. In fact, the founder of this organisation was a reputable member of the Celestial Church of Christ, with very close links to the former leader of this church. Similarly, it had become a very popular agency among Pentecostal circles.

By mid-June 2010 people in Ipese tried to collect their money at the local branch of ICC in the neighbouring town of Pobe. However, they were told to return at a later date because there were insufficient funds available. Rumour had it that ICC leaders had been caught transferring the client's funds to their personal accounts abroad. A few days later, it was officially announced that the agency was bankrupt. In Porto Novo's branch, savers gathered angrily at the doors demanding reimbursement for their savings, with no success (Honvoh, 2010).

In response to people's discontent, the minister of the interior declared that the government had never authorised ICC financial activities, or those of similar structures (Kouton, 2010). A couple of days later, ICC leaders were arrested to proceed with interrogations. This declaration and arrest appeared suspicious to the general public. The general opinion of the people I spoke to was that the government could not have been blind to this organisation's activities, which they had endorsed many times on national TV. They also thought that the arrest had been a government move to protect ICC leaders from angry mobs.

Days later, President Yayi Boni organised a meeting with 88 leaders from other money investment agencies. During this meeting, it became evident that the major issue at stake was the lack of official legislation to control these organisations' activities. All these agencies were registered as NGOs and not as financial institutions. However, in its defence, the government declared that these agencies had been allowed to operate in the country with little or no supervision with the intention of promoting a free-market economy (Quotidien Le Matinal, 29 June 2010), which presumably, would lead to economic growth and social prosperity. With this argument, authorities were avoiding taking responsibility for the lack of legislation and adequate enforcement of the law.

Official investigations revealed that the money missing from ICC's accounts had been spent on three main areas. The first was described as 'public expenditure'. In other words, these were 'gifts' offered to sponsor events that enhanced the image of the head of the state. For example, 3 million CFA (US\$5,000 approx.)<sup>3</sup> was offered to sponsor national celebrations for the international women's day (E.G., 2010). The second area was described as 'prestige expenditure' that ICC leaders offered to their 'clientele'. One of them declared having spent up to 20 million CFA (\$33,998 approx.) per month on gifts to ministers of the state and judiciary officials, who often approached him asking for economic favours. ICC services also sponsored several public prayer vigils and meetings in support of the president. The third area was 'charitable donations'. These were offered mainly to the Celestial Church of Christ, which received enough money to build a new temple and a hospital (Quotidien Le Matinal, 9 July 2010). The total loss was calculated to be around 100 billion CFA. In an attempt to appease the population, the government promised to reimburse victims for their losses by October 2010, but this never happened.

At the beginning of July, the minister of the interior was dismissed and held temporarily under arrest with charges of traffic of influences and complicity with ICC leaders. This event tarnished the political legitimacy of the president because the minister of the interior was one of his closest collaborators. It was also a great humiliation for Pentecostal and evangelical Christians. The minister of the interior was widely known for his Pentecostal affiliation and for having contributed to building a strong political clientele among evangelical and Pentecostal groups in Benin. He often represented the president at public religious events, such as Pentecostal national conventions and public prayers.

ICC services built its popularity and trust among people because it was an agency that seemed to deliver on its promises. It delivered high-interest rates during the initial years of its operations; it displayed public demonstrations of solidarity and generosity through charitable donations; and its leaders engaged in 'gift-giving' activities that 'redistributed' resources. People did not condemn ICC services' activities until the organisation failed to sustain and deliver these principles. Many people were aware that their financial activities were not completely transparent. However, they decided to trust it because they could see that it delivered results.

As this section illustrates, the direct or indirect involvement of religious organisations in these types of money-lending schemes and scams is very common. Very often, the media and general public blame prosperity gospel preachers for setting up these schemes and encouraging people to get rich at any expense. However, this does not mean that all Pentecostals or religious organisations can be labelled as corrupt or held responsible for these scams. Even though some pastors, like the AoG pastor, considered these agencies as legitimate and encouraged their fellowship to invest

money in them, it does not make them direct accomplices of their activities. In many cases, these pastors were also victims of those who manipulated religious discourses and their religious credentials to their advantage. Although these pastors follow some principles of the same moral economy as those who commit fraud, this does not mean that they also practice fraud.

I now turn to explore how the activities of ICC services became tightly related to the life and activities of the AoG church in Ipese. This micro-level scenario will make more visible the principles and values that articulate the moral economy of fraud and the church.

### **The role of economic hardships and social obligations in the moral economy of fraud**

One Sunday service, weeks before the ICC services affair happened, members of the AoG church in Ipese were encouraged to collect money to buy a plot of land to build a temple in an annexe town. During fundraising events such as this, the money was collected by encouraging members to give generously as a demonstration of their faith in God. At first, members of the church were hesitant about giving money, until the main pastor stood up and committed himself to give generously. The money collected was handed over to the pastor inside an envelope, so he with other members of the church could finalise the purchase. That day, the pastor said, he went back home and placed the envelope in a plastic box that he kept in a locked compartment under the coffee table in his living room. He normally kept money from the church there. Afterwards, he got busy attending other matters. The next day, when he went to get the envelope, he realised that it was no longer there. He and his

wife looked for it everywhere but could not find it. He deduced that he probably forgot to lock the compartment, and concluded that someone must have stolen it while he was busy. They were extremely upset because they could not let people down after the huge sacrifice they had made to collect the money. I knew he was not lying. Over the course of my fieldwork, I developed a close friendship with him and his wife, and I knew that they would not dare to keep the money to themselves.

He decided not to tell the whole assembly about this incident. The reason behind it was that pastors in Benin continuously have to invest themselves in gaining and maintaining trust from their fellowship. In an environment where livelihoods are precarious, distrust is more prevalent than trust (cf. Englund, 2007: 479). Therefore, developing mechanisms of accountability within the church is of crucial importance to building trust between pastors and their fellowship (ibid., 2007: 485–486). Whenever the pastor received donations for specific purposes, members of the church had to see concrete evidence, such as witnessing the purchase of the plot of land in this case. Moreover, the pastor used to write regular reports to give an account of the church's expenses. This way the people entrusted him with money.

However, the pastor confided the incident to a select group of close friends and some of his fellow pastors, whom he asked to pray for the situation. As soon as they heard the news, they immediately offered to lend him money to pay for the plot. Interestingly, some of them did it with explicit instructions to deposit part of the money in ICC services. This way, the pastor could keep the interest earned to repay his debts. In the end, the pastor and his wife managed to save their face with the members of the church. They gathered enough money to pay for the plot on the date agreed and decided to invest the rest of the money in ICC services to pay their

debts. It was not the first time I saw something similar happening. The pastor very often went through economic difficulties. However, he and his wife always found ways to stay afloat. They relied on their relationships with other people, who usually lent them money and/or gave them food or other goods, and by investing money on pyramidal agencies they benefitted from the interest received.

Shortly after this incident, the news about ICC services affair broke. Luckily, the pastor was not among the victims of the scam. When he went to ICC services to invest part of the money lent, his application was rejected because he was not allowed to collect the money before the minimum three-month period stipulated by the agency. Since he needed the money before the three-month clause, he decided to invest in another agency. However, many members of the church were among ICC services' victims. Some had invested all their savings with the intention of saving money to build a house or buy a car. Interestingly, they did not blame the pastor for his advice or make him responsible for their situation. After all, the pastor was not the one who had profited from the scam at the expense of others. Moreover, the pastor had a reputation for honesty and accountability that he had earned through his consistent behaviour. In this situation, his reputation helped him to stay away from any ill judgement.

Moreover, everybody knew that the pastor often faced economic hardship because he regularly assisted other members of the church. People expected to receive the pastor's support and he responded accordingly. In every church, the pastor is considered a kind of surrogate father because of his spiritual endowment and, as such, he is regarded as a strong man with certain duties to fulfil. Whenever there were fund-raising activities, he first had to set the example to others by donating



generously. If he had failed consistently to do so, he would have been judged as 'eating the money', and this would have meant the loss of church membership.

Many people, including Pentecostals, are very wary and critical of the way in which many pastors use their religious credentials to gather money, only to 'eat it'. In other words, these pastors do not comply with the principles of solidarity and redistribution that people expected from them. Therefore, these kinds of pastors often end up being victims of their ambition: they rarely manage to build a strong or long-lasting fellowship. The type of trust that regulates the relationships between pastors and their memberships, therefore, is based on elements such as redistribution, solidarity and a demonstration of concrete results.

This incident illustrates that in Benin, people like the AoG pastor, who are in social positions that require them to provide for and support others, very often face economic hardship. ICC services and similar agencies capitalised on such people. For them, ICC services became a viable resource to earn some extra money to stay afloat. However, it is worth pointing out that the same pressures that the pastor faced to fulfil social obligations were of the similar kind to those that leaders of ICC services faced towards their clientele. The moral economy of these pyramidal schemes responded to the same logic of social relations and obligations as the church. I now explore these parallels in more detail.

## **Trust-building mechanisms and religious discourses in the moral economy of fraud**

In the last part of this chapter, I want to bring attention to two main issues in the moral economy of practices that this case reveals. The first concerns the parallels between church dynamics and ICC services and the dynamics of 'wealth in people'. The second aspect concerns the 'syncretic' (cf. Olivier de Sardan, 1999) features of money investment agencies, such as ICC services, and their use of religious and non-religious registers to justify and legitimise their fraudulent operations.

As mentioned earlier, in this society the so-called dynamics of 'wealth in people' play a crucial role articulating social relations. The demands of solidarity intrinsic to these dynamics, which are central to building trust between people, are often measured by economic contributions. When a person is in hardship, she asks for and expects to receive support from the members of the same kin group who are senior, considered richer or stronger. The same happens at a broader level. When a member of a political party is economically or politically stronger than her peers, those in lower ranks ask for her economic and social support. The person who is stronger is expected to 'help' those below her and, by doing this, she builds her political platform: patron and clients have a mutually beneficial relationship. However, in a precarious context where people spend more money than they make, maintaining solidarity and building trust through this principle tends to put a strain on people's economic conditions. Many times, the demands of the 'smaller' threaten the collapse of the 'bigger' by causing economic hardship and pushing her to engage in dubious economic activities to fulfil her obligations.

These dynamics mentioned were clear in the way in which ICC services leaders handled their economic resources and their relationships with their clients. Despite the perennial nature of pyramidal schemes, the leaders of ICC services faced

additional pressure from the increasing demands for solidarity (i.e. redistribution) from their political and religious clients. These ended up accelerating the fatal effects of this organisation's collapse. Similar dynamics play out in the church, where the pastor who is considered a surrogate father is expected to support his fellowship. Many people who, like the pastor, faced these kinds of social obligations and expectations, also invested in pyramidal schemes. For them, these organisations appeared to be one viable option to earn money and cover their economic needs, even though these agencies operated in dubious ways. These people had a strong and 'legitimate' social motivation to invest their money in these agencies. Therefore, practices of money investment in pyramidal schemes need to be understood in the light of this societal role. One cannot separate the analysis of the economy and the management of economic crises in Benin from their social underpinnings.

The second element I want to bring attention to is the 'syncretic' aspect of these money investment practices. ICC services presented itself as a blend of a reputable and socially accepted 'traditional' institution, such as the tontine, but with a 'modern' facade. It had some qualities of the saving schemes that usually take place between trusted friends. However, it also combined elements that made it look like a thriving global investment agency. In their efforts to promote a 'freemarket economy', which is one of the key elements of SAP conditionality, the government allowed this and similar agencies to operate without official legislation. However, the lack of regulation became the means by which certain groups, such as the owners of these schemes, the churches, pastors and government officials that benefited directly from ICC services' donations, took advantage of the status quo. To fill the void left by a lack of legislation, ICC leaders used religious discourses and the endorsement of high-

ranking members of the government and religious organisations to earn people's trust and secure clients.

In this sense, religion played a crucial role in two levels: the level of discourse and the level of social relations. I have mentioned that the historical popularity of the prosperity gospel, with its emphasis on health and wealth, is compatible – to some extent – with neoliberal values and aspirations of economic success (cf. Gifford, 2004; Maxwell, 2005). These discourses have permeated those of other churches that do not necessarily subscribe 'officially' to its theology. In the same way that political actors have used religious discourses to launch their political campaigns (cf. Strandsbjerg, 2008), the owners of these schemes have used prosperity gospel discourses to earn investors' trust, and reinforce the idea that large returns on investments are a manifestation of God's blessings. However, religious discourses cannot fully explain why people trusted these organisations. Ultimately, a precarious economic context provided a fertile soil for these discourses to flourish, and pyramidal schemes grounded their success in the social relations that these discourses mobilised, especially in the church.

Friendships and religious networks within churches were the building blocks on which ICC services and similar organisations established their bases of trust. For example, ICC services invested in charitable donations to the Celestial Church of Christ and sponsored Pentecostal prayer vigils and conventions. Although 'the church' and 'the market' became closely interlinked, when ICC services collapsed, many people expressed their suspicion and criticism towards their religious (and political) leaders. However, they did not necessarily become suspicious of, or rejected, their own religious practices. Shortly after these events, I asked one of my

acquaintances, an active member of the Celestial Church of Christ, his opinion about ICC services. He said that people who had invested their money in these agencies were paying the consequences of their ambition. I also asked his opinion about the fact that the founder of ICC services was a member of the Celestial Church of Christ and a close friend of its religious leader. He replied: 'Oh well, I know that not all the members of my church are trustworthy, but that does not have to do anything with God'. Many members of the AoG church had similar opinions. People were often critical of their pastors and were aware that they could potentially let them down. However, this suspicion did not undermine their engagement with their own religious practices. After all, trust in friendships and religious networks can be rebuilt in a different church or setting, if required.

In a neoliberal context characterised by constant change and uncertainty in the economic and political spheres, the religious sphere – as opposed to the other areas of social life – can provide with certain continuity. People's engagement with religion often goes beyond the specific social relationships of one particular church or group. Different religions, particularly world religions, such as Christianity, also proclaim principles, values and norms that go beyond those that prevail in specific social settings. Therefore, the religious sphere allows for some room and flexibility to create alternative spaces of trust and forms of renewing social relations, especially when trust fails in non-religious contexts, such as in politics or 'the market'. Even in politics, when all else fails, politicians tend to draw strategically on different religious groups and discourses to provide themselves with legitimacy and supporters.

## **Concluding remarks**

This chapter has explored the relationship between religious organisations and financial scams in the Benin Republic. It has outlined some aspects of the moral economy of fraud. A focus on trust-building practices and the role of money in articulating social relations in Benin has revealed that the dynamics of 'wealth in people' were crucial in bringing churches and pyramidal schemes very close to each other.

The implementation of neoliberal reforms in the Benin Republic contributed to creating the conditions in which ICC services affair took place. These policies have facilitated a proliferation of organisations that range from NGOs to pyramidal schemes, and a wide variety of churches, in particular, neo-Pentecostal. Some of these organisations, especially churches and NGOs, have increasingly taken over the provision of social services that were in the hands of the state. Churches have gained popularity in a context of uncertainty, fear and deprivation. In particular, neo-Pentecostalism, with its promises of health and wealth, has become influential across Christian denominations and religious groups, with its discourses that speak to people's aspirations for economic prosperity.

The liberalisation of the economy in Benin has opened opportunities for foreign investment and the increase in the flow of money. However, it also has created the conditions in which fraudulent organisations can operate with little or no regulation. Moreover, the majority of the population still does not have access to formal banking systems, and most of them rely on the informal economy. In a context of change and lack of formal regulation, the principles of wealth in people continue to articulate social relations across the political, economic and religious spheres. Thus, pastors,

politicians and leaders of fraudulent organisations often participate in the same moral economy. ICC services capitalised on the context outlined above and manipulated religious discourses and personal networks to build its legitimacy and secure clients.

Nevertheless, one should be careful when analysing the role of religion in the moral economy of fraud. Just because neo-Pentecostal discourses are compatible with certain aspects and aspirations of neoliberalism, it does not mean that they follow the same agenda. Christian values are incompatible with an idea of illegal enrichment and accumulation. As this case has illustrated, what enabled the imbrication of pyramidal schemes and churches was the moral economy that articulates relationships in Beninese society through the principles of 'wealth in people'.

A focus on the moral economy has been useful to understand the imbrication of the economy, politics and religion in relation to fraud. However, the moral economy of fraud does not exonerate the damage that fraud causes to people who are victims of it. Practices perceived as 'fraudulent' need to be analysed in relation to the context in which they take place.

## Notes

1. This name is a pseudonym.
2. Tontine is a popular method of saving money in Benin Republic and other parts of West Africa. It consists of a group of people, usually friends, who agree to pool a fixed amount of money every month that is collected by one member of the group. The recipient of the money is consecutively rotated every month until everyone benefits.
3. Based on an exchange rate of US\$1=588.272 XOF (CFA).

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